

FIGURE 1A

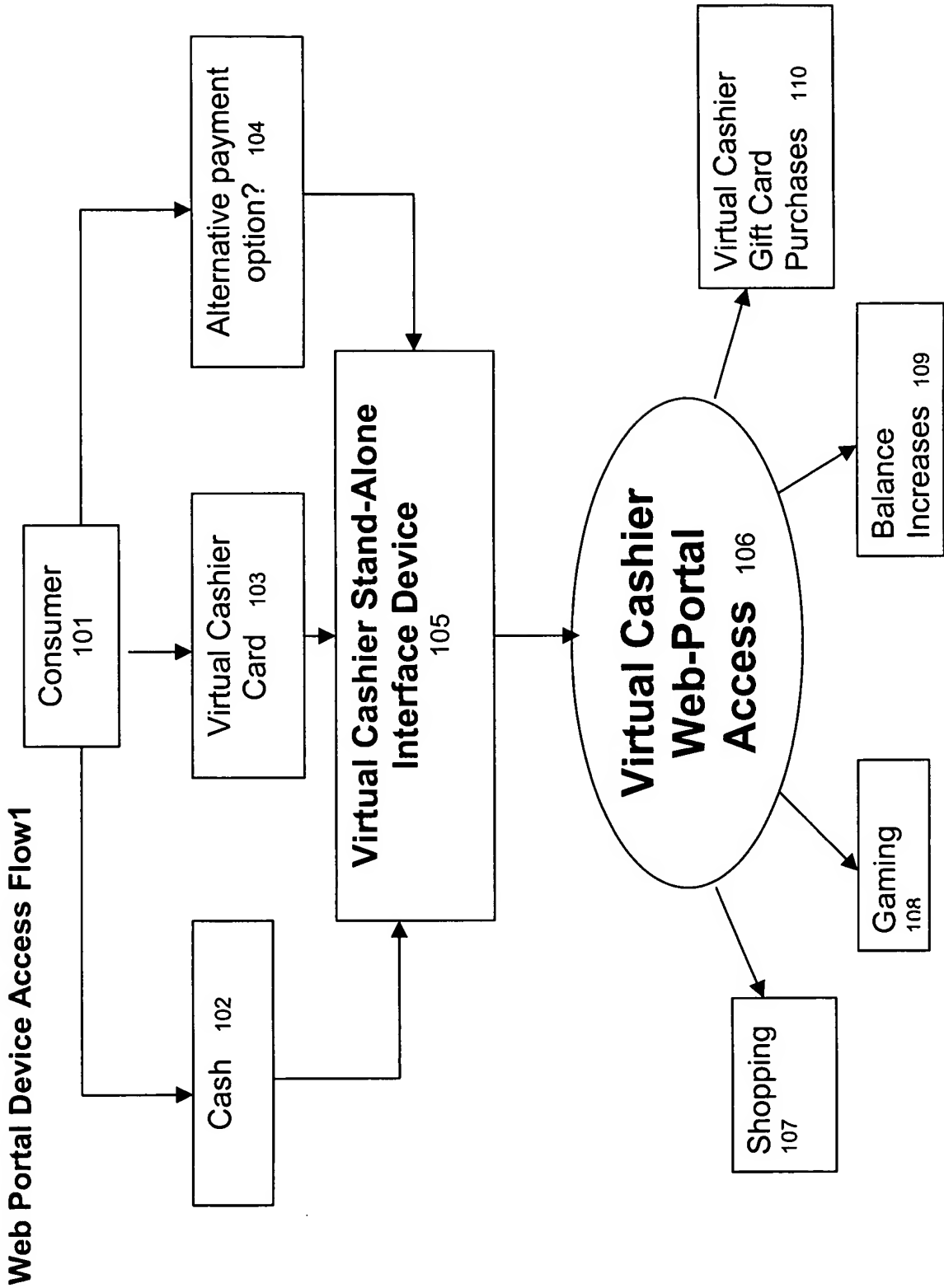


FIGURE 1B

WEB PORTAL FLOW 1

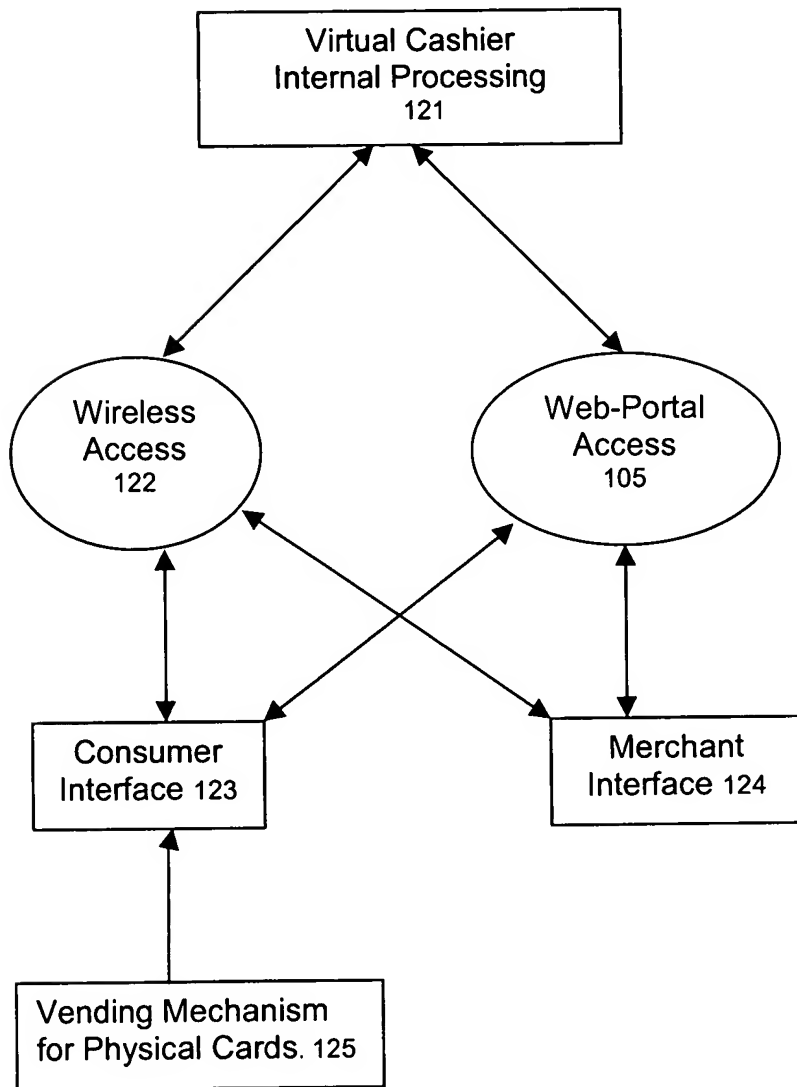


FIGURE 2A

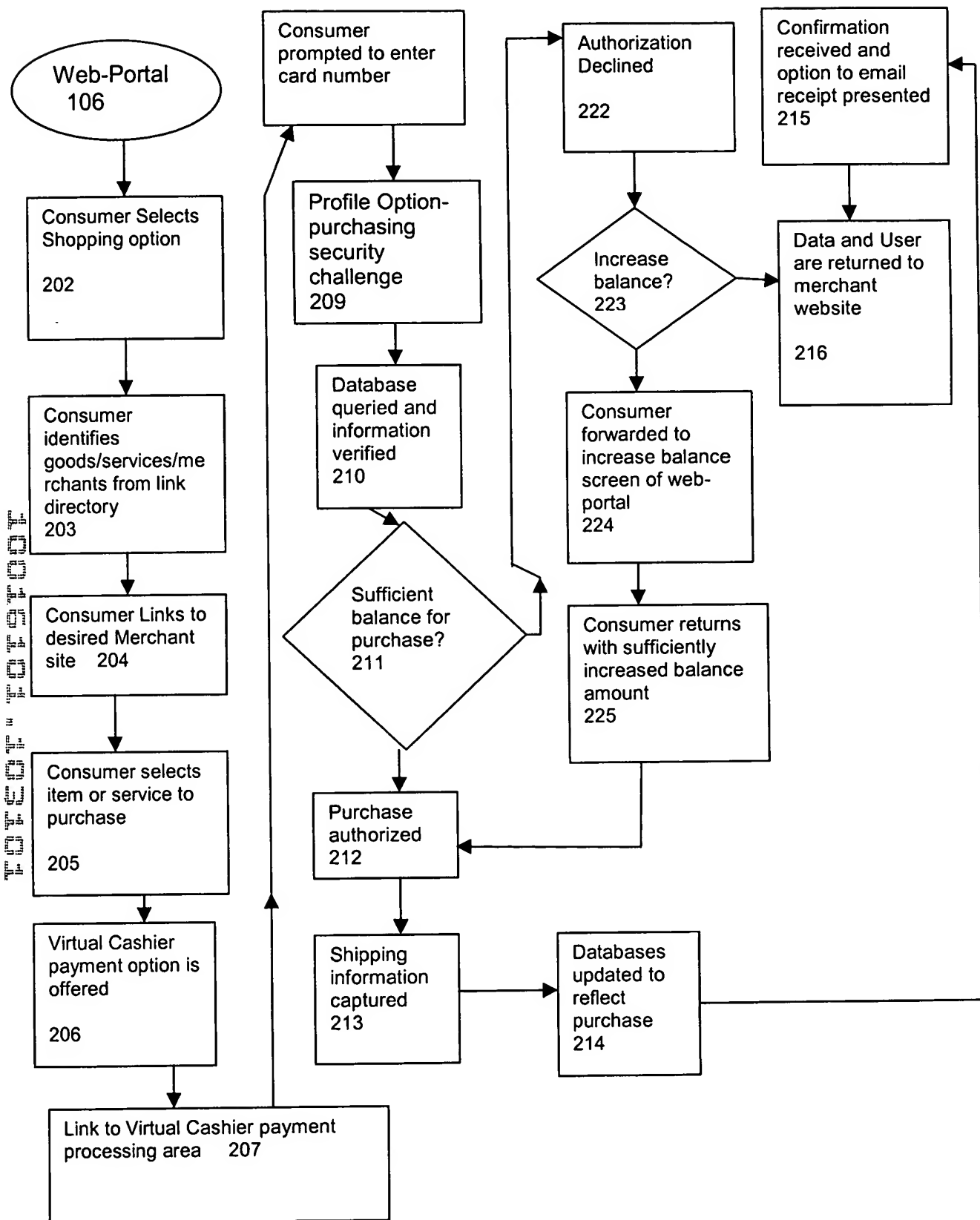


FIGURE 2B

Web Portal Device Shopping Option Flow

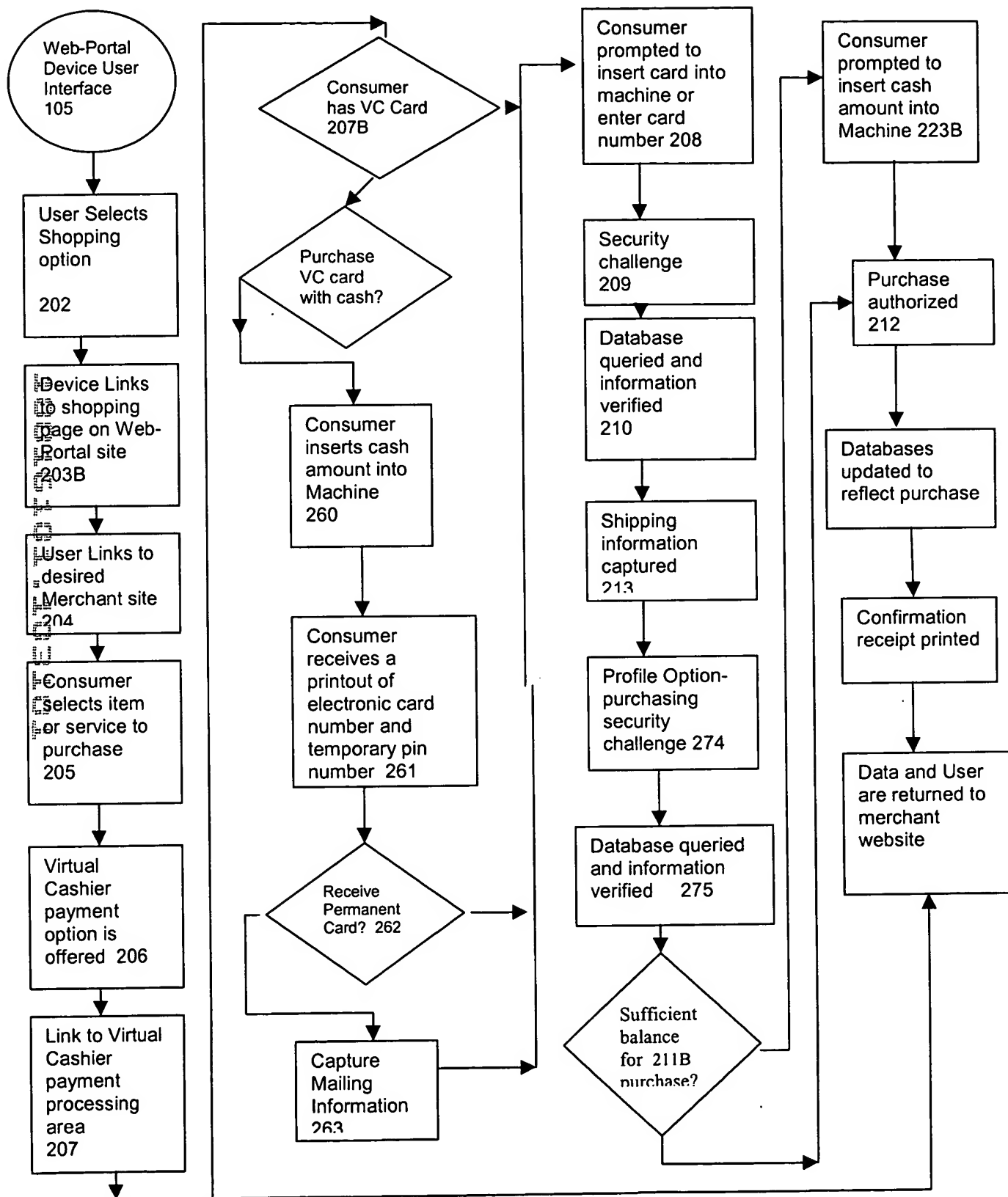


FIGURE 3

Web Portal Consumer Access Flow1

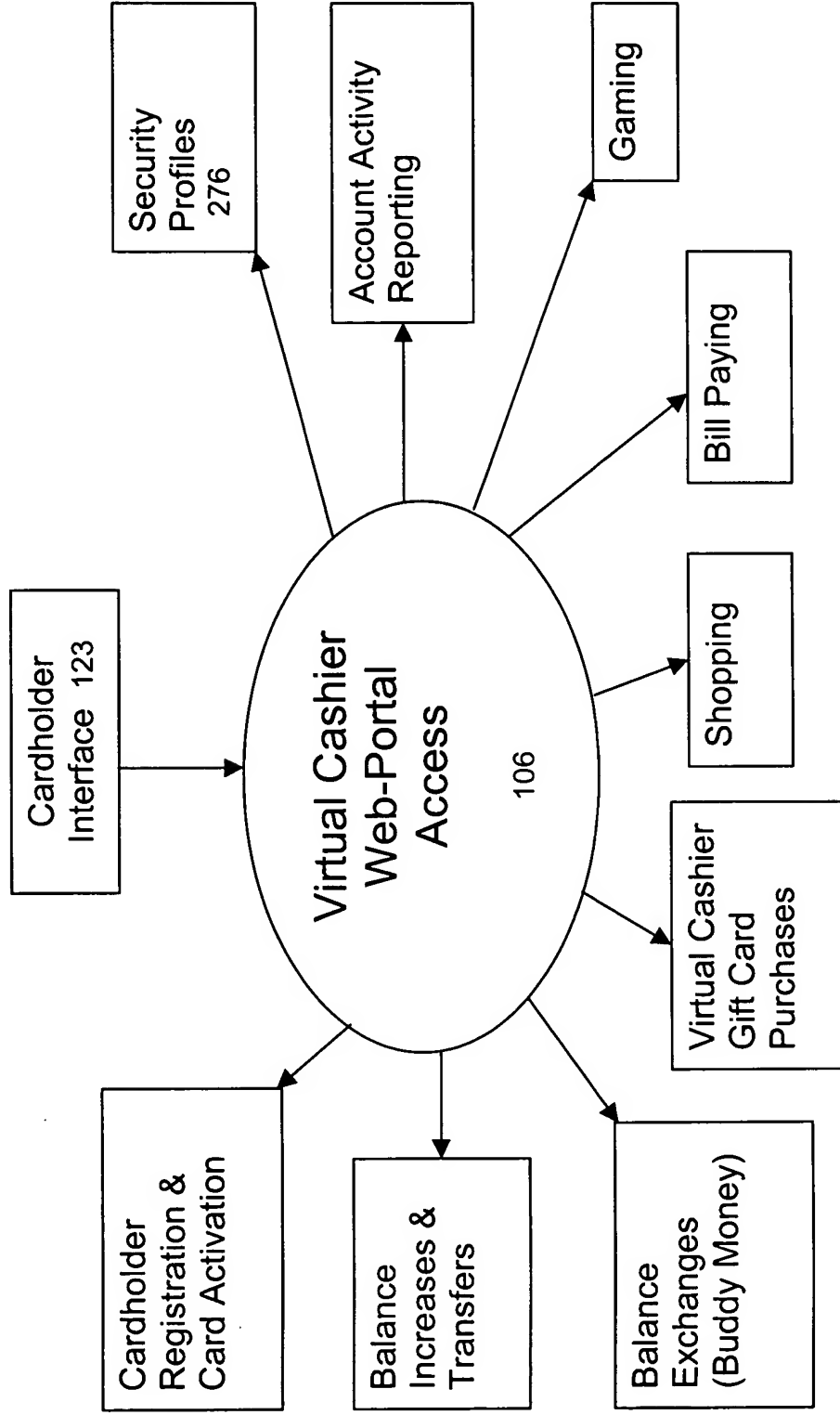


FIGURE 4

Web Portal Consumer Access Flow1

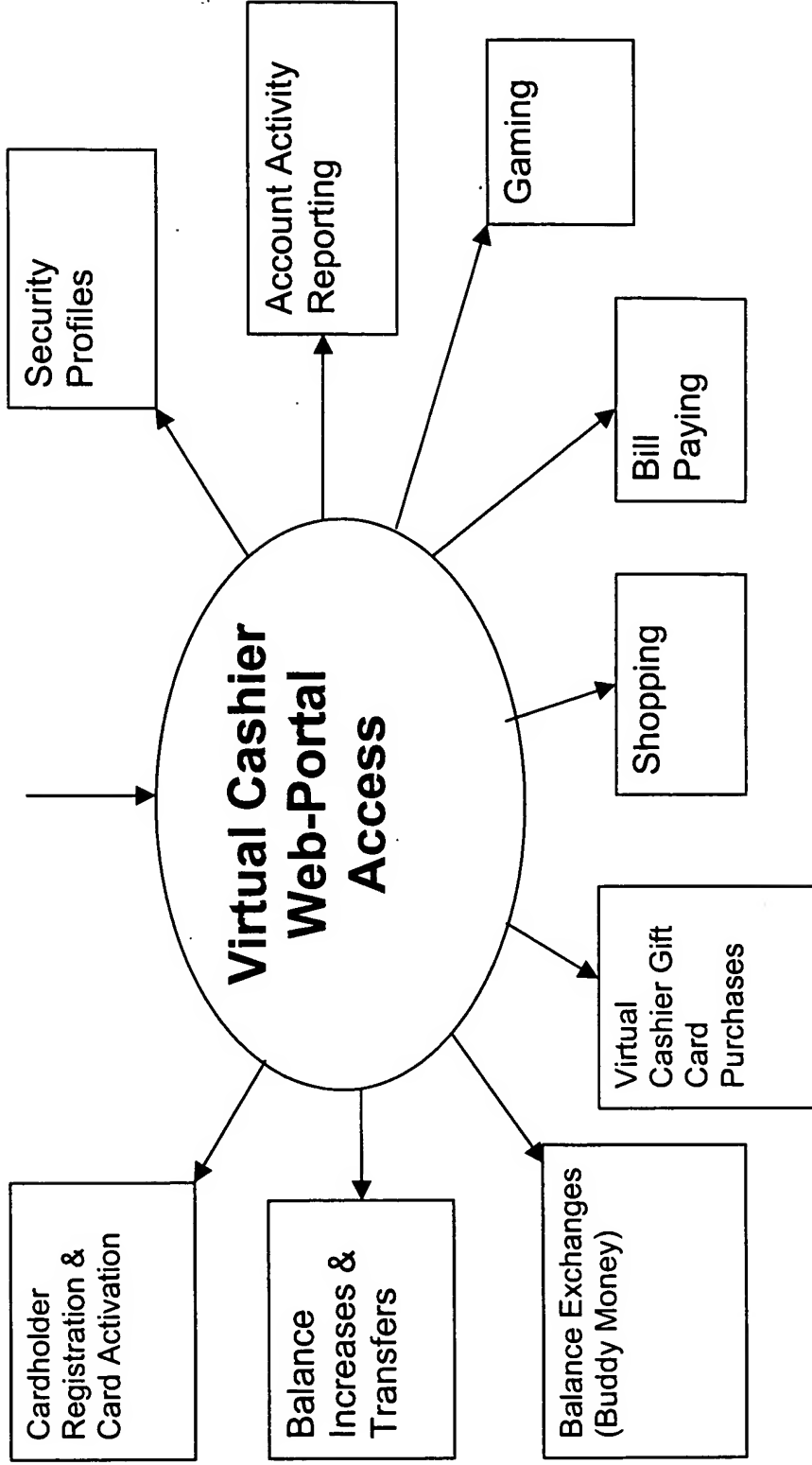


FIGURE 5

Wireless Merchant Access Flow1

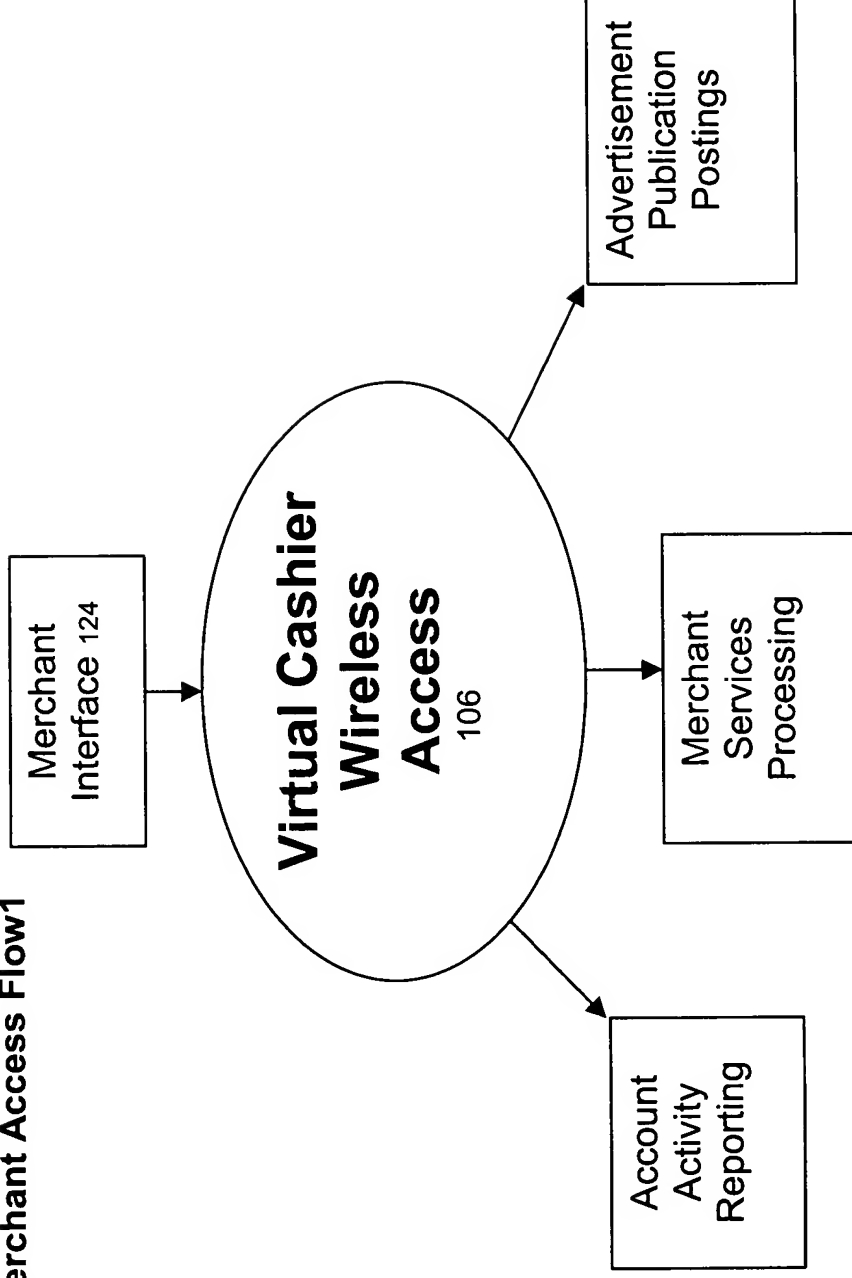


FIGURE 6

Wireless Merchant Access Flow1

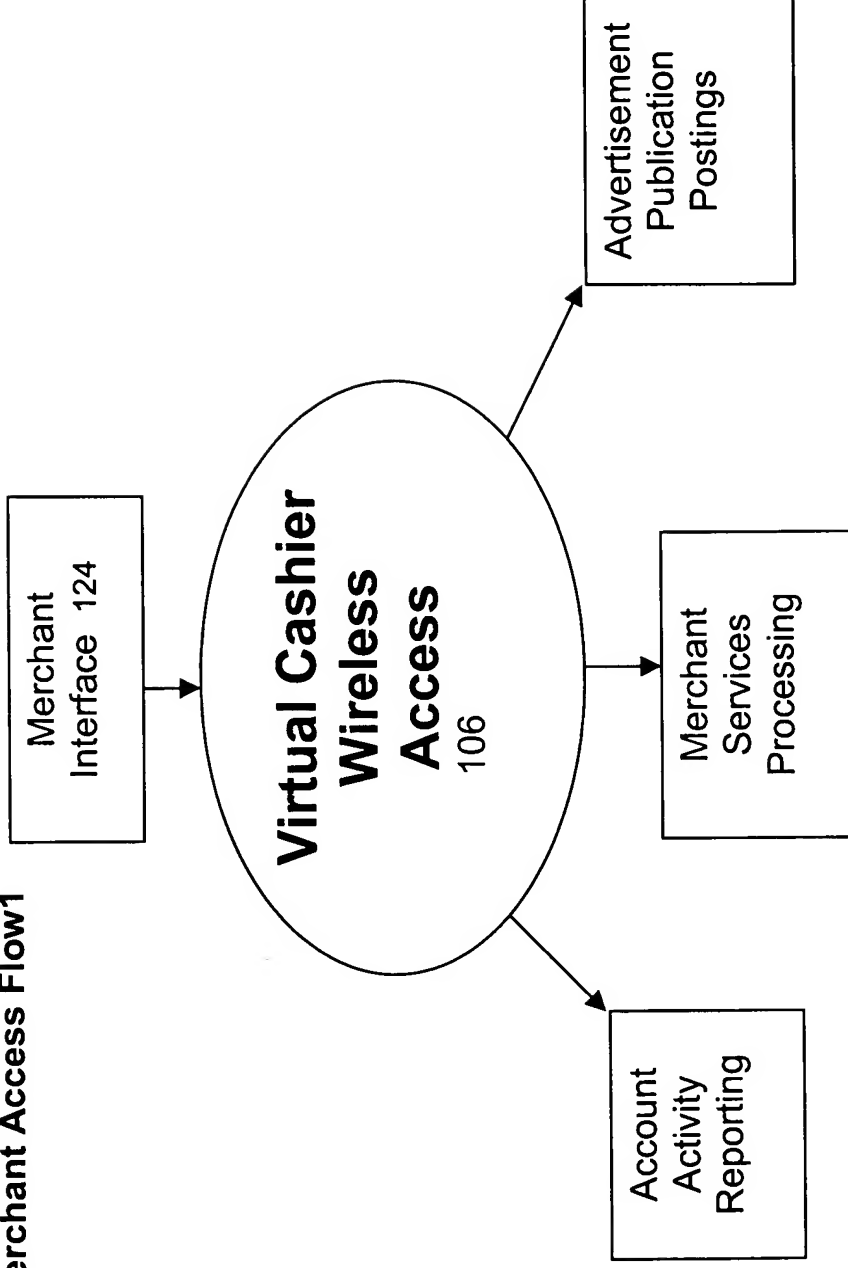


FIGURE 7

Wireless Merchant Service Flow - Check

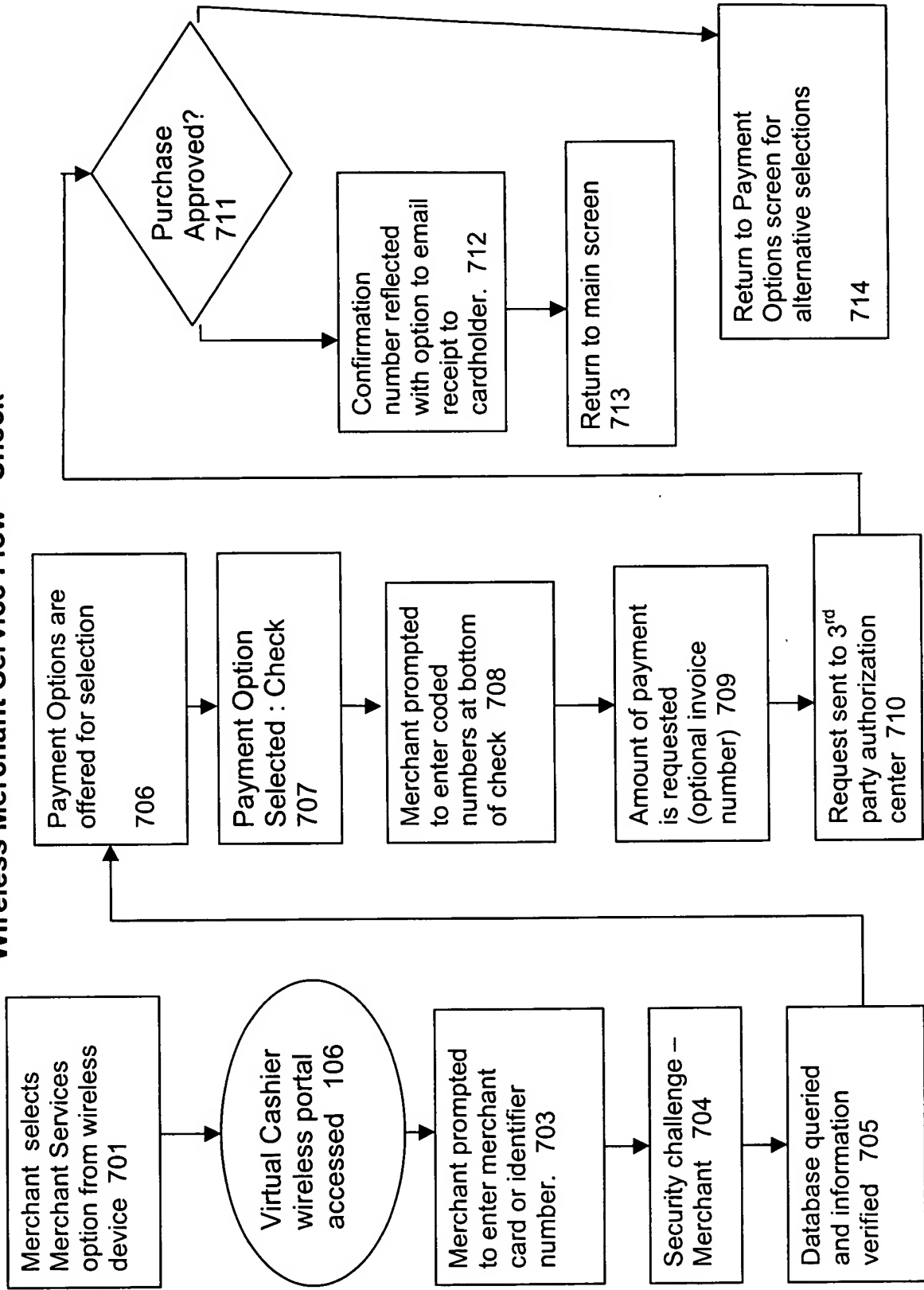
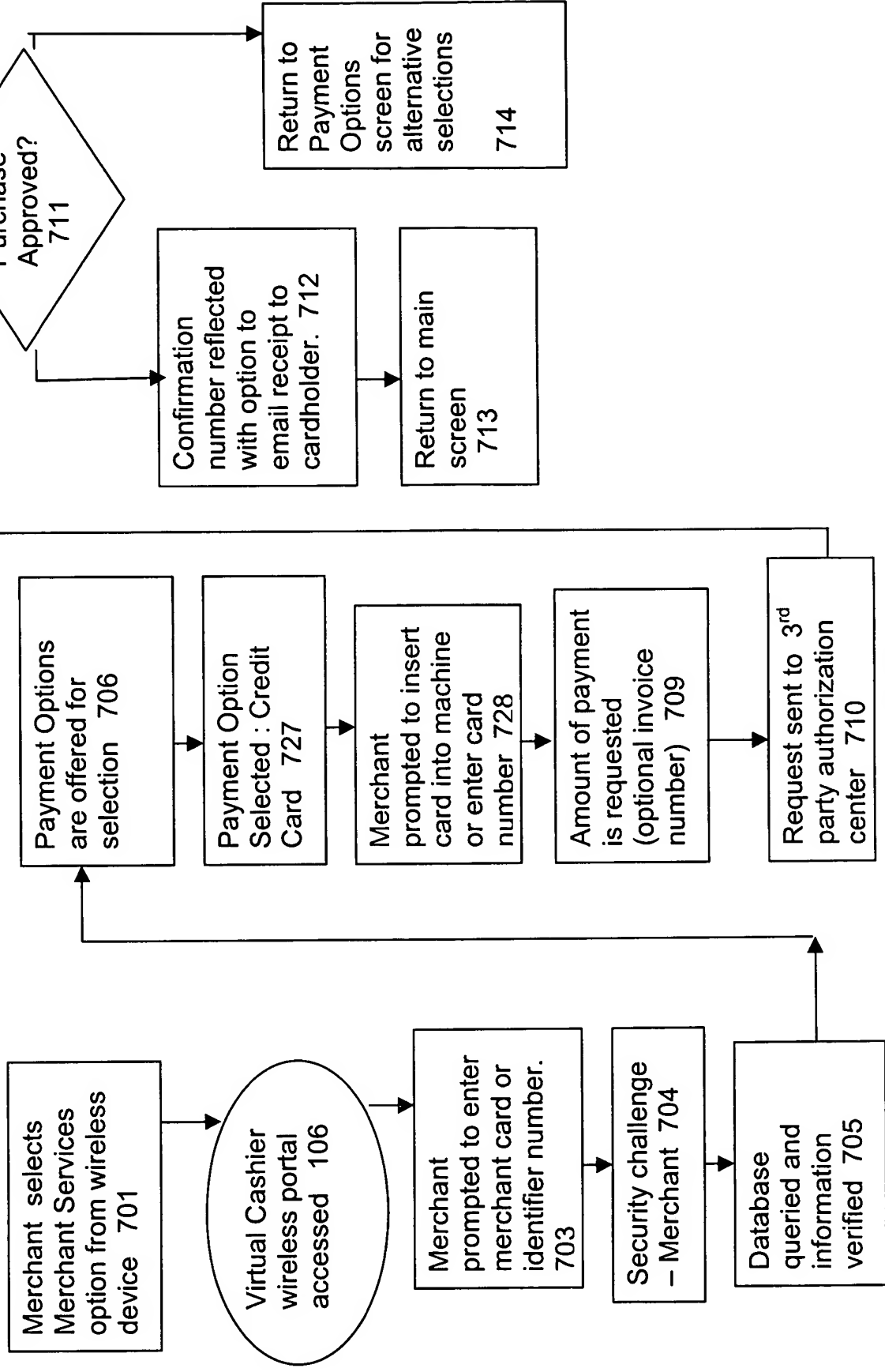


FIGURE 8

Wireless Merchant Service Flow - Credit Card



Wireless Merchant Service Flow - Debit

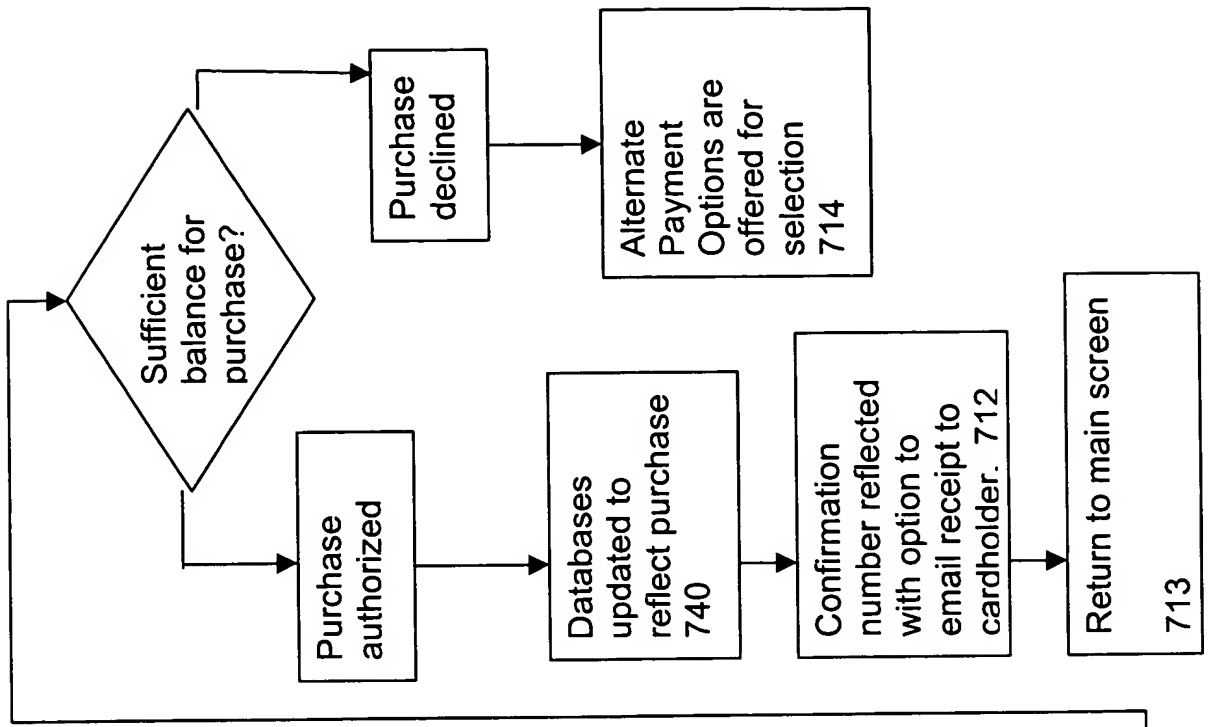


FIGURE 10

Wireless Merchant Service Flow - Virtual Cashier Card

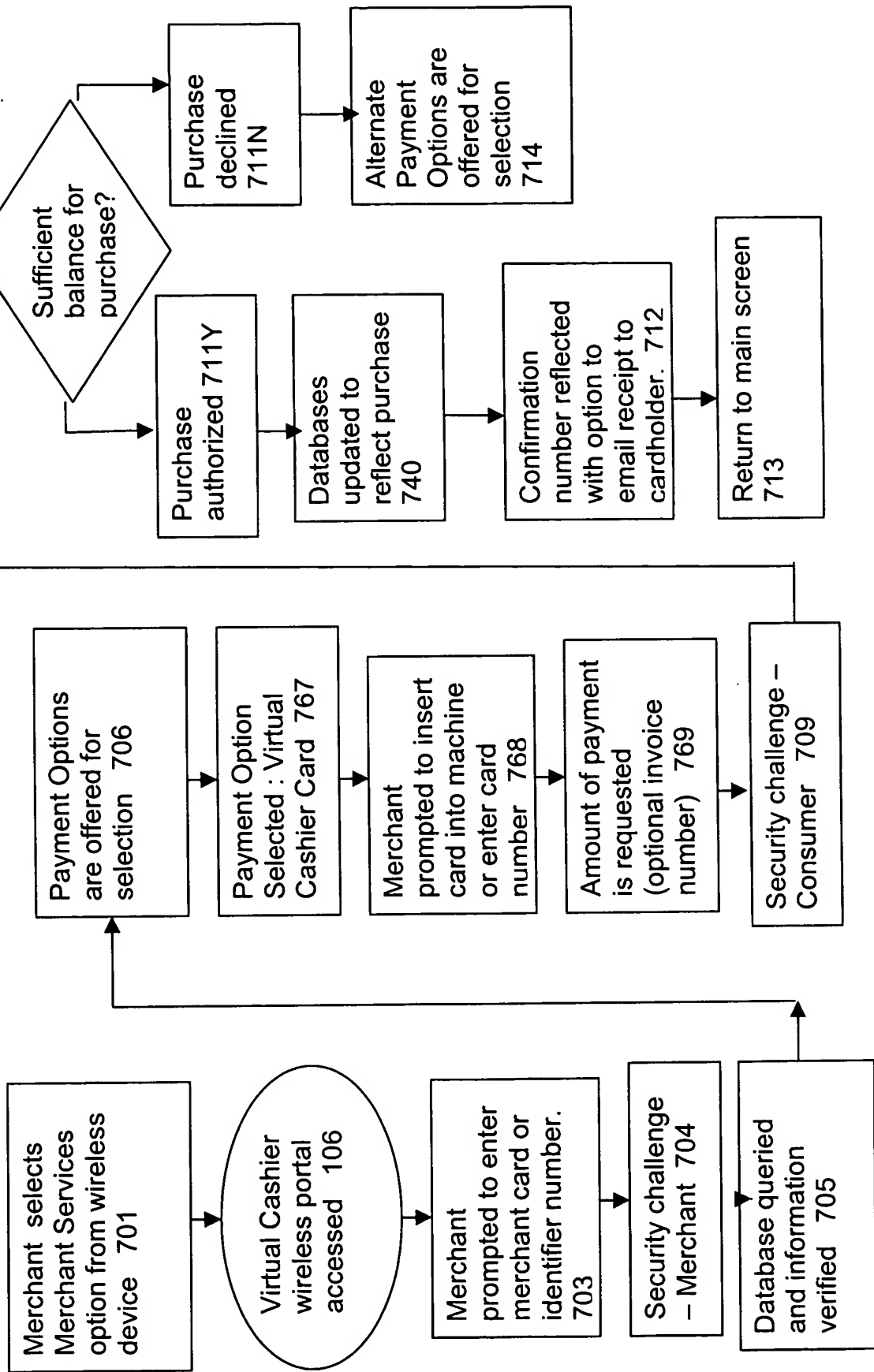


FIGURE 12

Consumer Bill Payments

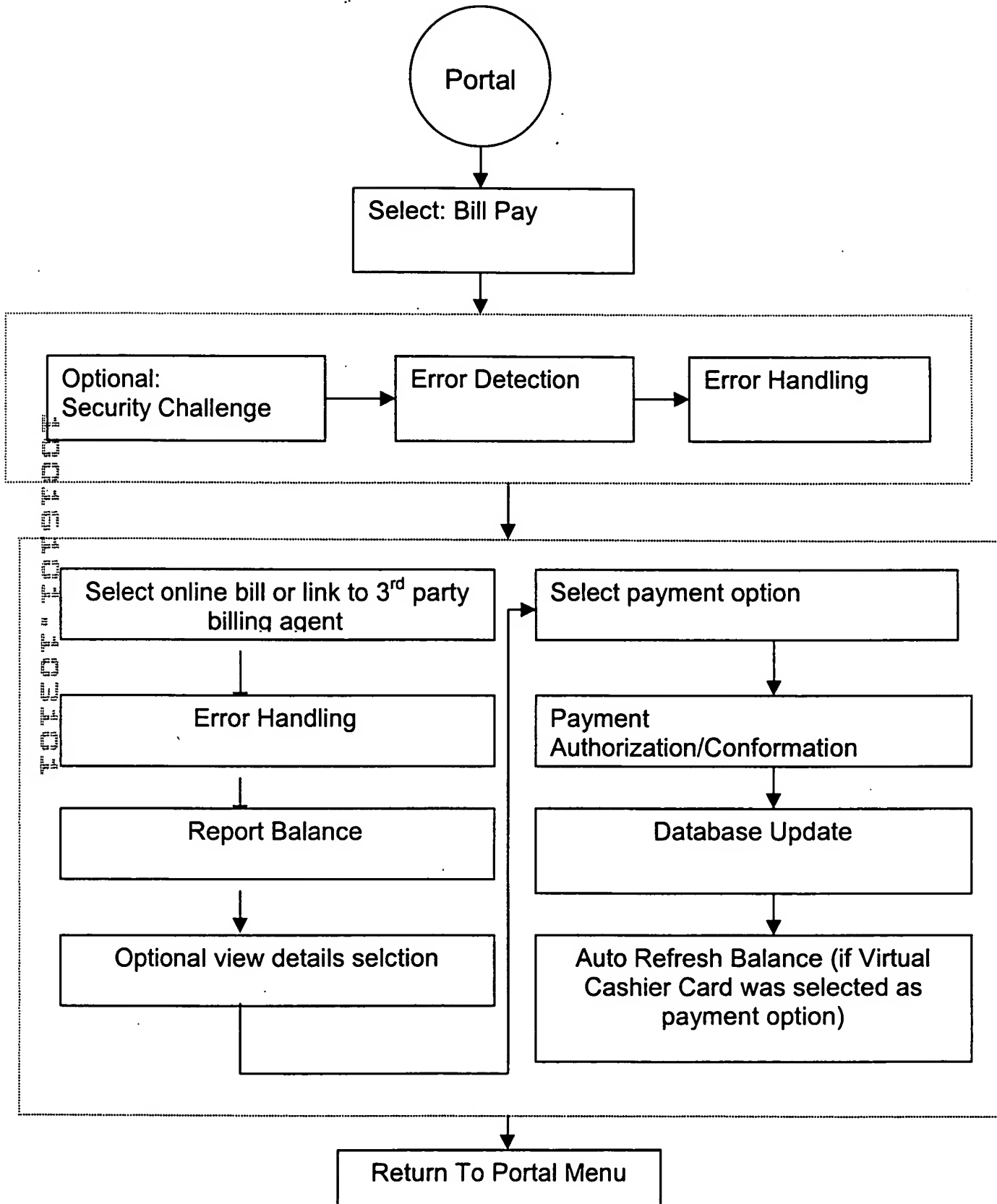


FIGURE 13

Consumer Card Balance Increase

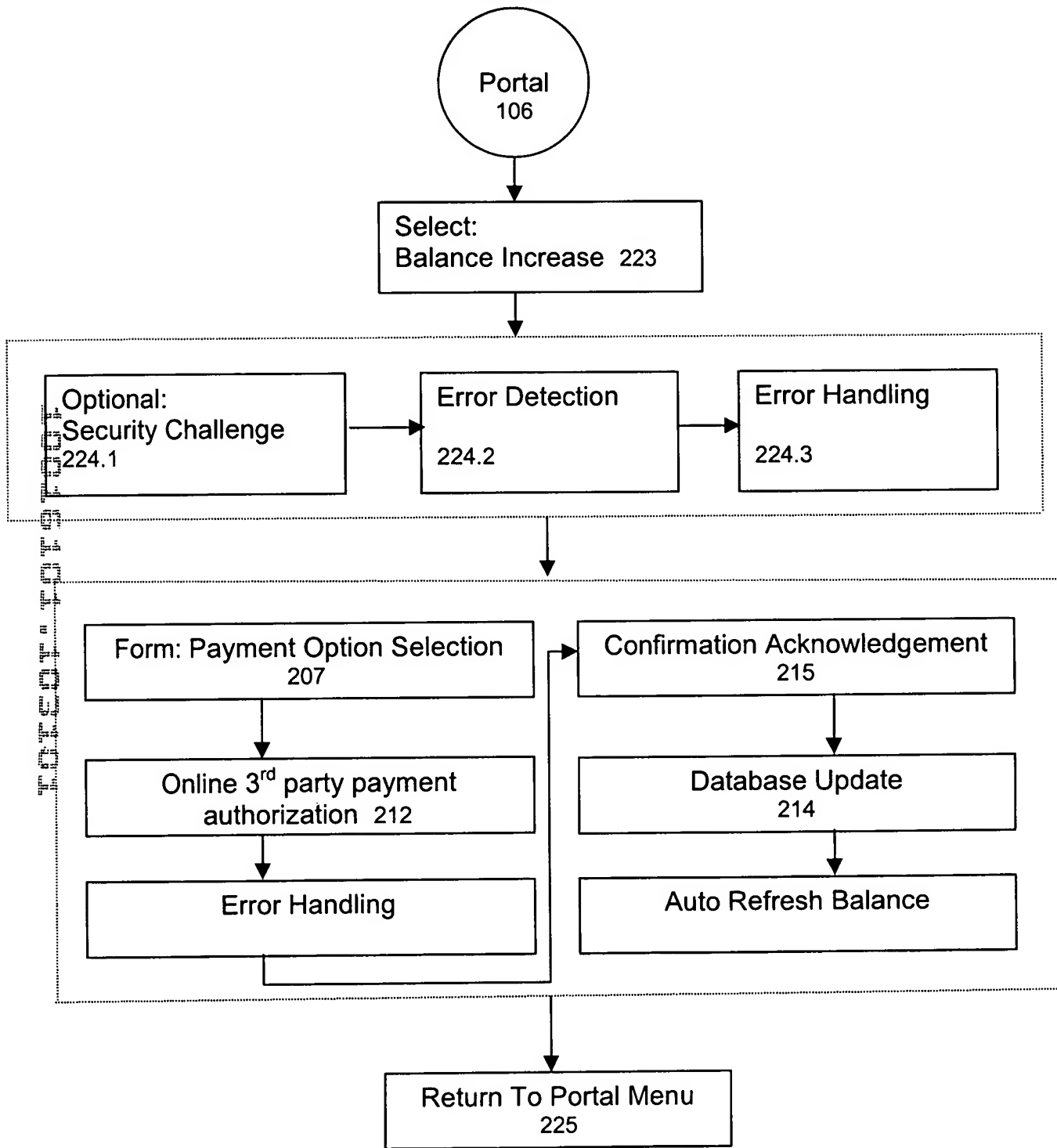


FIGURE 14

Consumer Card Balance Transfers

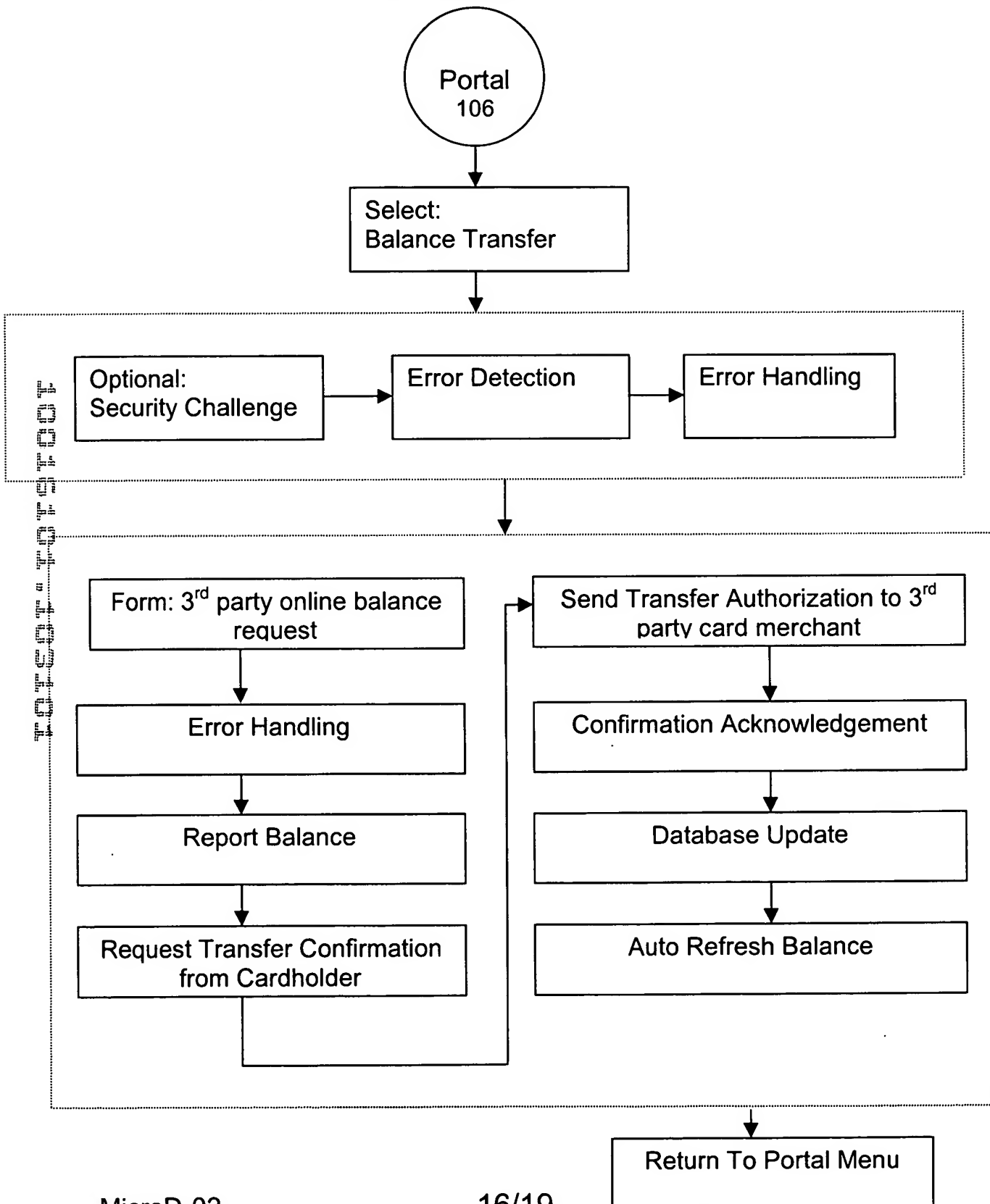
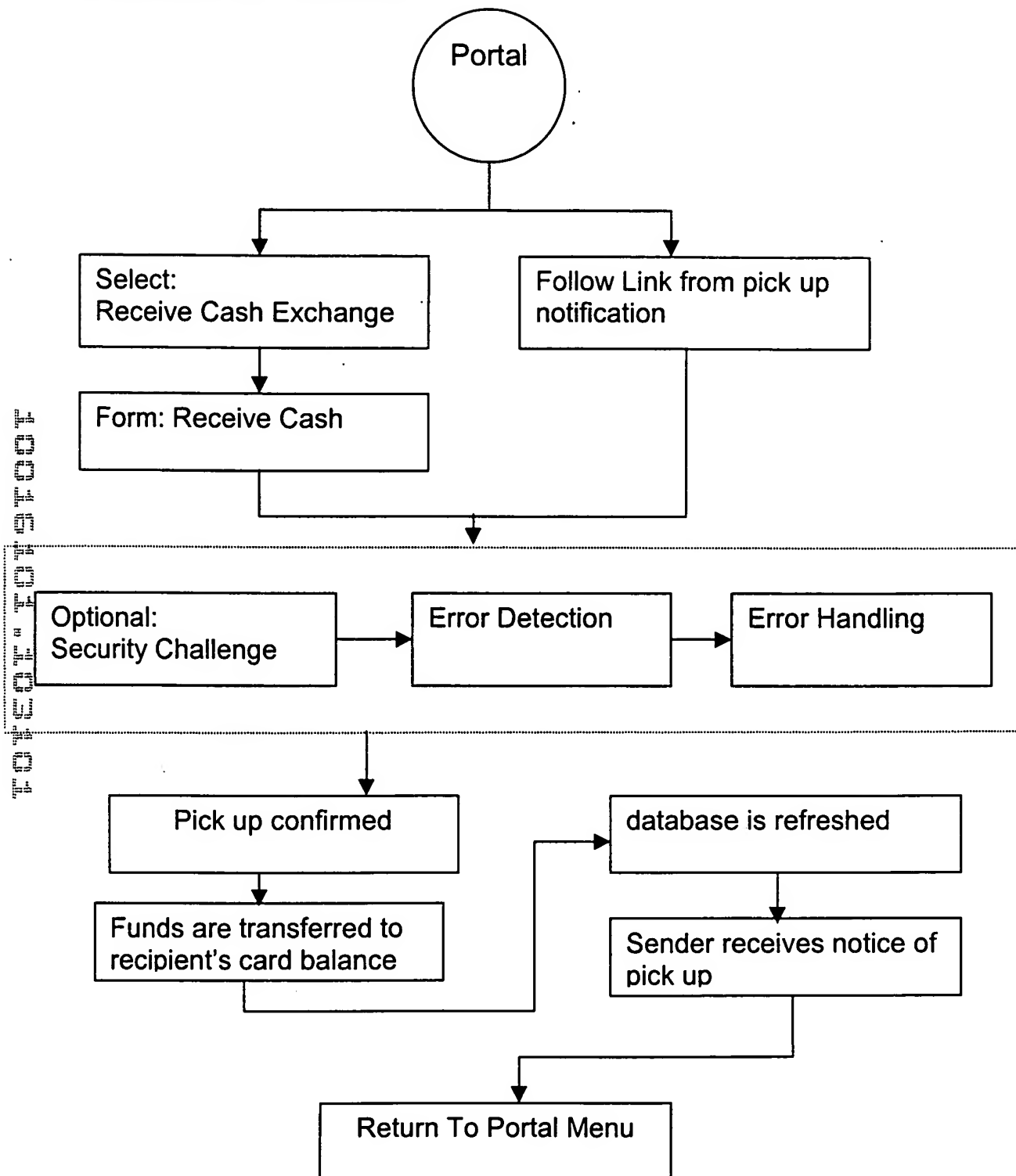


FIGURE 15

Buddy Money - Receive



Account Reporting.doc

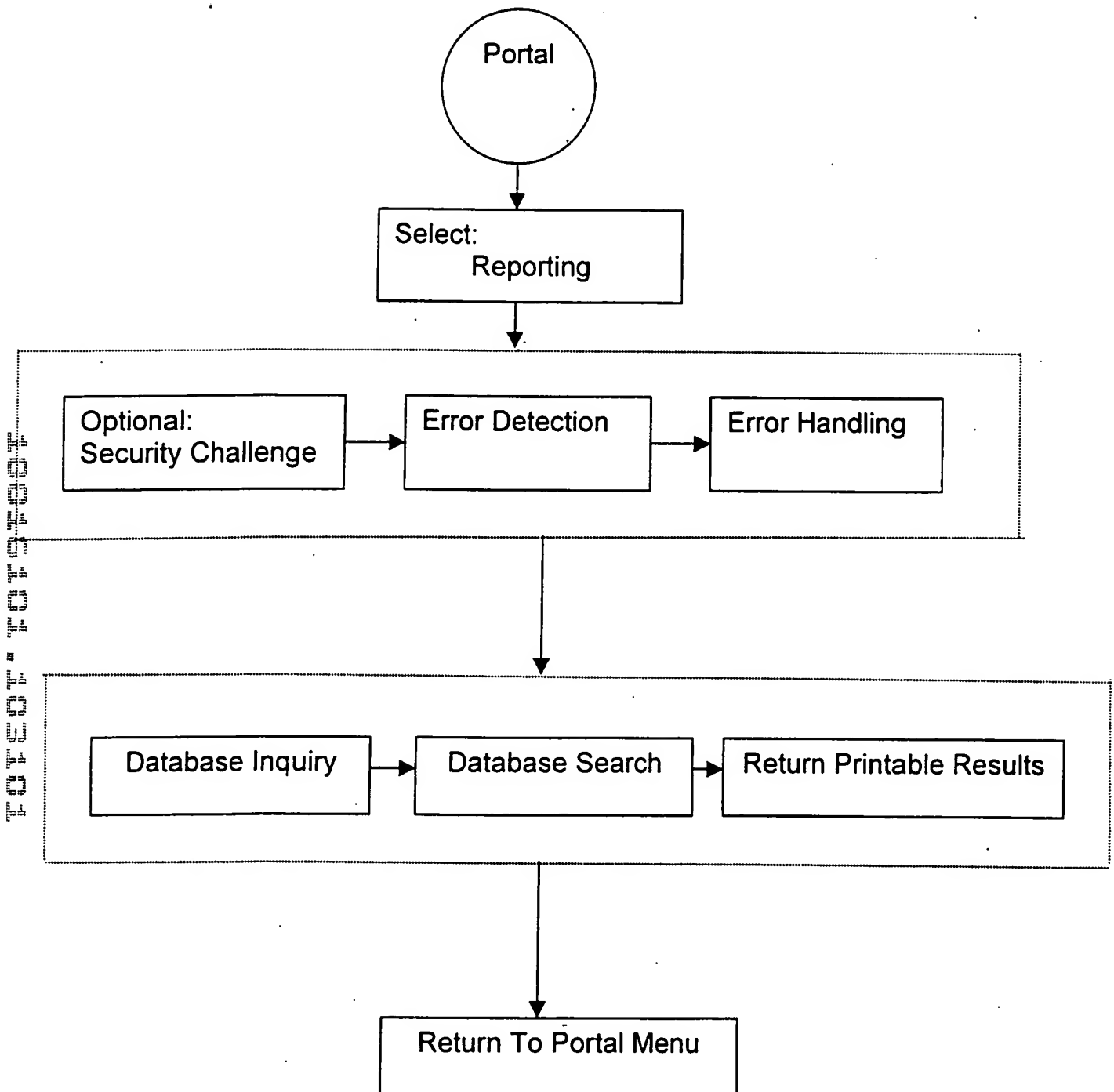


FIGURE 11

FIGURE 17

Buddy Money - Send

